New Jersey is a tough enough place to live when you have to deal with weaknesses in Identity Fraud protection and medical and insurance rates. Since the federal government does not always have the capability to deal with consumer protection at the state level, please do not weaken the regulations that the states have put into place to protect their residents. I need not remind you how active a state-level Attorney General like Elliot Spitzer has been for the State of New York. Where was the federal government when these multi-billion dollar frauds were taking place?